

POLICY COVERAGE PAGE

Insured's Name: PEPPERTREE LAKE
CONDOMINIUM Policy # 7317275354
ASSOCIATION INC

Policy Dates: From: 05/17/2025 05/17/2026

Surplus Lines Agent's Name: David Allaire

Surplus Lines Agent's Address: 500 International Parkway, Lake Mary, FL 32746

Surplus Lines Agent's License #: A003734

Producing Agent's Name: Michael Wagner

Producing Agent's Physical Address: 810 63RD AVE N SAINT PETERSBURG, FL
33702-6641

“THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.”

“SURPLUS LINES INSURERS’ POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.”

Policy Premium: <u>\$56,849.00</u>	Policy Fee: <u>\$100.00</u>
Inspection Fee: <u>\$400.00</u>	Service Fee: <u>\$34.41</u>
Tax: <u>\$2,833.04</u>	Citizen's Assessment: <u>N/A</u>
EMPA Surcharge: <u>N/A</u>	FHCF Assessment: <u>N/A</u>

Surplus Lines Agent's Countersignature:  Date Signed 05/09/2025

☒ **“THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE OR WIND LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.”**

☒ **“THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.”**



INSURANCE

Underwritten By:
Frontline Insurance Unlimited

COMMERCIAL PROPERTY WIND/
HAIL POLICY
AMENDED DECLARATIONS

TRANSACTION DATE: 05/17/2025
DATE ISSUED: 05/09/2025
DATE PRINTED: 05/09/2025

POLICY NUMBER	POLICY PERIOD	
7317275354	From:	To:
	05/17/2025	05/17/2026
	12:01 AM Standard Time	

REASON AMENDED: AMEND COVERAGE - REMOVE ANCILLARY ITEMS 3 & 4
PRORATED CHANGE IN PREMIUM: (\$228.90)

IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 727-528-2240.

TO REPORT A CLAIM CALL: 1-800-675-0145.

NAMED INSURED & MAILING ADDRESS:		AGENT:	523-24-21887
PEPPERTREE LAKE CONDOMINIUM ASSOCIATION INC 6415 1ST AVE S GULFPORT, FL 33707-1301		HARBOR INSURANCE GROUP - CL 810 63RD AVE N SAINT PETERSBURG, FL 33702-6641	
TELEPHONE:	727-432-2181	TELEPHONE:	727-528-2240

DESCRIPTION OF LOCATION(S):			
LOC NO	BLDG NO	BUILDING ADDRESS	OCCUPANCY
1	1	11565 7TH LN N, ST PETERSBURG, FL 33716	013 CONDO-RES W/O MERC-UP TO 10 UNITS
2	1	731 115TH AVE N, ST PETERSBURG, FL 33716	014 CONDO-RES W/O MERC-11-30 UNITS
3	1	746 115TH AVE N, ST PETERSBURG, FL 33716	013 CONDO-RES W/O MERC-UP TO 10 UNITS
4	1	744 116TH AVE N, ST PETERSBURG, FL 33716	013 CONDO-RES W/O MERC-UP TO 10 UNITS
5	1	722 116TH AVE N, ST PETERSBURG, FL 33716	013 CONDO-RES W/O MERC-UP TO 10 UNITS
6	1	723 115TH AVE N, ST PETERSBURG, FL 33716	013 CONDO-RES W/O MERC-UP TO 10 UNITS
7	1	724 115TH AVE N, ST PETERSBURG, FL 33716	013 CONDO-RES W/O MERC-UP TO 10 UNITS
8	1	11505 7TH WAY N, ST PETERSBURG, FL 33716	014 CONDO-RES W/O MERC-11-30 UNITS
9	1	706 115TH AVE N, ST PETERSBURG, FL 33716	013 CONDO-RES W/O MERC-UP TO 10 UNITS
10	1	720 116TH AVE, ST PETERSBURG, FL 33706-2518	013 CONDO-RES W/O MERC-UP TO 10 UNITS

POLICY LEVEL COVERAGES:	COVERED CAUSES OF LOSS:	WINDSTORM/HAIL
COVERAGE	LIMIT OF INSURANCE	
TERRORISM (TRIA)	EXCLUDED	
ORDINANCE OR LAW - A,B,C COMBINED AGGREGATE	\$25,000	



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INSURANCE AT THE DESCRIBED LOCATIONS APPLIES ONLY FOR COVERAGES FOR WHICH A LIMIT OF INSURANCE IS SHOWN

COVERAGES PROVIDED:

AGREED VALUE EXPIRATION DATE:

N/A

LOC NO	BLDG NO	COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE
1	1	BUILDING COVERAGE	\$1,261,102	RCV	80%
2	1	BUILDING COVERAGE	\$1,300,557	RCV	80%
3	1	BUILDING COVERAGE	\$1,261,102	RCV	80%
4	1	BUILDING COVERAGE	\$1,261,102	RCV	80%
5	1	BUILDING COVERAGE	\$1,261,102	RCV	80%
6	1	BUILDING COVERAGE	\$1,261,102	RCV	80%
7	1	BUILDING COVERAGE	\$1,261,102	RCV	80%
8	1	BUILDING COVERAGE	\$1,300,557	RCV	80%
9	1	BUILDING COVERAGE	\$1,261,102	RCV	80%
10	1	BUILDING COVERAGE	\$266,084	RCV	80%

DEDUCTIBLES:

LOC NO	BLDG NO	COVERAGE	HURRICANE PERCENTAGE - CALENDAR YEAR	WIND/HAIL	OTHER
1	1	BUILDING COVERAGE	5%	1%	
2	1	BUILDING COVERAGE	5%	1%	
3	1	BUILDING COVERAGE	5%	1%	



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DEDUCTIBLES:					
LOC NO	BLDG NO	COVERAGE	HURRICANE PERCENTAGE - CALENDAR YEAR	WIND/HAIL	OTHER
4	1	BUILDING COVERAGE	5%	1%	
5	1	BUILDING COVERAGE	5%	1%	
6	1	BUILDING COVERAGE	5%	1%	
7	1	BUILDING COVERAGE	5%	1%	
8	1	BUILDING COVERAGE	5%	1%	
9	1	BUILDING COVERAGE	5%	1%	
10	1	BUILDING COVERAGE	5%	1%	
10	1	SPECIAL CLASS ITEM 1 (1 FENCES AND WALLS - POOL FENCING)	5%	1%	
10	1	SPECIAL CLASS ITEM 2 (1 CARPORTS - OPEN SIDED - 2-STALL CARPORT)	5%	1%	
10	1	SPECIAL CLASS ITEM 3 (1 FENCES AND WALLS - PERIMETER FENCING)	5%	1%	
10	1	SPECIAL CLASS ITEM 4 (1 SPECIAL CLASS ITEMS NOT OTHERWISE CLASSIFIED - POOL EQUIPMENT)	5%	1%	
10	1	SPECIAL CLASS ITEM 5 (1 SWIMMING POOL IN- GROUND - POOL)	5%	1%	
10	1	SPECIAL CLASS ITEM 6 (1 SPECIAL CLASS ITEMS NOT OTHERWISE CLASSIFIED - POOL DECK)	5%	1%	
10	1	SPECIAL CLASS ITEM 7 (1 SPORTS COURTS - TENNIS COURT)	5%	1%	



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APPLICABLE ONLY WHEN ENTRIES ARE MADE IN THE SCHEDULE BELOW					
OPTIONAL COVERAGES:					
LOC NO	BLDG NO	COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE
10	1	SPECIAL CLASS ITEM 1 (1 FENCES AND WALLS - POOL FENCING)	\$8,756	RCV	80%
10	1	SPECIAL CLASS ITEM 2 (1 CARPORTS - OPEN SIDED - 2-STALL CARPORT)	\$7,800	RCV	80%
10	1	SPECIAL CLASS ITEM 3 (1 FENCES AND WALLS - PERIMETER FENCING)	\$12,224	RCV	80%
10	1	SPECIAL CLASS ITEM 4 (1 SPECIAL CLASS ITEMS NOT OTHERWISE CLASSIFIED - POOL EQUIPMENT)	\$1,517	RCV	80%
10	1	SPECIAL CLASS ITEM 5 (1 SWIMMING POOL IN-GROUND - POOL)	\$51,000	RCV	80%
10	1	SPECIAL CLASS ITEM 6 (1 SPECIAL CLASS ITEMS NOT OTHERWISE CLASSIFIED - POOL DECK)	\$11,072	RCV	80%
10	1	SPECIAL CLASS ITEM 7 (1 SPORTS COURTS - TENNIS COURT)	\$60,285	RCV	80%

ADDITIONAL INTEREST(S)/INSURED(S)/MORTGAGEE(S)/LOSS PAYEE(S):					
LOC NO	BLDG NO	TYPE	NAME	MAILING ADDRESS	LOAN #
1	1	ADDITIONAL INTEREST	MC HOMES REALTY INC	2100 4TH ST N, ST PETERSBURG, FL 33704-4312	



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TOTAL COVERAGE PREMIUM	\$56,849.00
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POLICY TAXES AND FEES:	
INSPECTION FEE	\$400.00
POLICY FEE	\$100.00
FSLSO FEE	\$34.41
FLORIDA TAX	\$2,833.04
TOTAL TAXES AND FEES	\$3,367.45

TOTAL POLICY PREMIUM	\$60,216.45
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FORMS/ENDORSEMENTS APPLICABLE:		
FORM NUMBER	EDITION DATE	FORM NAME
FIU-FL-DEC	08 24	DECLARATIONS PAGE
FIU FL SLD	01 22	SURPLUS LINES DISCLOSURE - FLORIDA
FIU FL NOCPT	03 24	NOTICE OF CHANGE IN POLICY TERMS
FIU NOCPT	02 24	NOTICE OF CHANGE IN POLICY TERMS
FIU NOCPT	05 24	NOTICE OF CHANGE IN POLICY TERMS
FIU NOCPT	07 24	NOTICE OF CHANGE IN POLICY TERMS
IL P 001	01 04	OFAC ADVISORY NOTICE
FIU CN	06 14	CLAIMS LETTER
FIU PN	05 14	PRIVACY NOTICE
CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM
FIU W	08 14	CAUSE OF LOSS - WINDSTORM OR HAIL FORM
CP 00 90	07 88	COMMERCIAL PROPERTY CONDITIONS



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FORMS/ENDORSEMENTS APPLICABLE:		
FORM NUMBER	EDITION DATE	FORM NAME
IL 00 17	11 98	COMMON POLICY CONDITIONS
CP 01 40	07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
CP 01 91	07 10	FLORIDA CHANGES - RESIDENTIAL CONDOMINIUM ASSOCIATIONS
CP 03 21	10 12	WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE
CP 03 22	01 06	FLORIDA - MULTIPLE DEDUCTIBLE FORM (FIXED DOLLAR DEDUCTIBLES)
CP 14 10	06 95	ADDITIONAL COVERED PROPERTY
CP 17 99	10 12	CONDOMINIUM ASSOCIATION CHANGES - STANDARD PROPERTY POLICY
FIU 03 23	01 15	FLORIDA CALENDAR YEAR HURRICANE PERCENTAGE DEDUCTIBLE (RESIDENTIAL RISKS)
FIU 10 26	04 15	EXCLUSION OF COSMETIC DAMAGE TO ROOF SURFACING
FIU 626	06 14	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
FIU ASB	04 21	ASBESTOS AND SICK BUILDING EXCLUSION ENDORSEMENT
FIU CD	08 22	COMMUNICABLE DISEASE EXCLUSION ENDORSEMENT
FIU DC	08 14	DEDUCTIBLE CLAUSE
FIU FC APR	01 24	FLORIDA CHANGES - APPRAISAL (COMMERCIAL RESIDENTIAL PROPERTY)
FIU MEPE	06 24	MINIMUM EARNED PREMIUM ENDORSEMENT
FIU PRLS	04 21	PRIOR LOSS OR DAMAGE EXCLUSION
FIU REM	07 24	ADDITIONAL COVERAGE - REASONABLE EMERGENCY MEASURES ENDORSEMENT
FIU W OL AG	04 21	ORDINANCE OR LAW COVERAGE
FIUW FLCH	05 24	FLORIDA CHANGES-WINDSTORM OR HAIL
IL 00 03	09 08	CALCULATION OF PREMIUM
IL 01 75	03 24	FLORIDA CHANGES - LEGAL ACTION AGAINST US



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FORMS/ENDORSEMENTS APPLICABLE:		
FORM NUMBER	EDITION DATE	FORM NAME
IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER - RELATED LOSSES
IL 09 53	01 15	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
FIUTRIAOPT	12 20	TRIA REJECTION/ELECTION DISCLOSURE

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR WIND RELATED LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

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AUTHORIZED SIGNATURE:

DATE SIGNED:

05/09/2025

Surplus Lines Agent's Name: David Allaire

Surplus Lines Agent License:

1413331

Frontline Website: www.frontlineinsurance.com